

<i>SERFF Tracking Number:</i>	<i>PHYS-125730348</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Physicians Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39594</i>
<i>Company Tracking Number:</i>	<i>PMA2929</i>		
<i>TOI:</i>	<i>MS05I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS05I.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>PMA2929B/PMA2929B</i>		

## Filing at a Glance

Company: Physicians Life Insurance Company

Product Name: Med Sup

SERFF Tr Num: PHYS-125730348 State: ArkansasLH

TOI: MS05I Individual Medicare Supplement -  
Standard Plans

SERFF Status: Closed

State Tr Num: 39594

Sub-TOI: MS05I.001 Plan A

Co Tr Num: PMA2929

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Authors: Sonya Dickey, Sara  
Magee-Garcia

Disposition Date: 07/15/2008

Date Submitted: 07/11/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: PMA2929B

Status of Filing in Domicile: Pending

Project Number: PMA2929B

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 07/15/2008

State Status Changed: 07/15/2008

Deemer Date:

Corresponding Filing Tracking Number: PMA2929B

Filing Description:

RE: Medicare Supplement Advertisements

Invitations to Inquire: PMA2910B, PMA2522AR-0508, PMA2929B, PMA1682B-0508,

PMA2059B-0508, PMA2058B-0508

The above referenced advertising material being submitted for your review and approval.

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<i>Company Tracking Number:</i>	<i>PMA2929</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
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The material will also be used to create an interest the following Medicare Supplement Policies:

POLICY MEDICARE PLAN APPROVAL DATE:

L260AR A 7-14-03

L261AR B 7-14-03

L265AR F 7-14-03

L266AR G 7-14-03

All variable information is indicated with brackets. The black box at the top of each letter is variable. This is for the agent to include a photo if the agent desires. The other variable information is for the agent's name, address and contact information.

If you have any questions concerning material, please contact me at 1-800-228-9100, option 1, option 6, extension 2633. You may also contact me via email at Sara.Magee-Garcia@physiciansmutual.com.

Your assistance in getting the material approved for use in your State is greatly appreciated.

## Company and Contact

### Filing Contact Information

Sara Magee-Garcia,  
2600 Dodge Street  
Omaha, NE 68131

sara.magee-garcia@physiciansmutual.com  
(800) 228-9100 [Phone]  
(402) 633-1096[FAX]

### Filing Company Information

Physicians Life Insurance Company  
2600 Dodge Street  
Omaha, NE 68131  
(402) 633-1188 ext. [Phone]

CoCode: 72125	State of Domicile: Nebraska
Group Code: 367	Company Type:
Group Name:	State ID Number:
FEIN Number: 47-0529583	

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SERFF Tracking Number:	PHYS-125730348	State:	Arkansas
Filing Company:	Physicians Life Insurance Company	State Tracking Number:	39594
Company Tracking Number:	PMA2929		
TOI:	MS05I Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS05I.001 Plan A
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$240.00
Retaliatory?	No
Fee Explanation:	\$40 per form, 6 forms
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Physicians Life Insurance Company	\$240.00	07/11/2008	21365995

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Stephanie Fowler	07/15/2008	07/15/2008

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	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Med Sup</i>		
<i>Project Name/Number:</i>	<i>PMA2929B/PMA2929B</i>		

## **Disposition**

Disposition Date: 07/15/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<i>Project Name/Number:</i>	<i>PMA2929B/PMA2929B</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	PMA2929B	Filed	No
<b>Form</b>	PMA1682B-0508	Filed	No
<b>Form</b>	PMA2910B	Filed	No
<b>Form</b>	PMA2059B-0508	Filed	No
<b>Form</b>	PMA2058B-0508	Filed	No
<b>Form</b>	PMA2522AR-0508	Filed	No

SERFF Tracking Number: PHYS-125730348 State: Arkansas

Filing Company: Physicians Life Insurance Company State Tracking Number: 39594

Company Tracking Number: PMA2929

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans

Product Name: Med Sup

Project Name/Number: PMA2929B/PMA2929B

## Form Schedule

**Lead Form Number:** PMA2929B

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	PMA2929B	Advertising	PMA2929B	Initial			PMA2929B.pdf
Filed	PMA1682B	Advertising	PMA1682B-0508	Initial			PMA1682B-0508.pdf
Filed	PMA2910B	Advertising	PMA2910B	Initial			PMA2910B.pdf
Filed	PMA2059B	Advertising	PMA2059B-0508	Initial			PMA2059B_0508.pdf
Filed	PMA2058B	Advertising	PMA2058B-0508	Initial			PMA2058B_0508.pdf
Filed	PMA2522A	Advertising	PMA2522AR-0508	Initial			PMA2522AR-0508.pdf

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[Variable  
Agent Photo]

[SAMPLE A. SAMPLEXXXXXXXX]  
[Address 1 and 2]  
[Cityxxxxxxx XX, 99999-9999]

[Personal Office: 405-210-4656]  
[Division Office: 405-755-5549]  
[Fax: 405-755-5576]  
[vickey1117@aol.com]  
[www.PhysiciansMutual.com]

***With age comes wisdom ...***

... With wisdom comes Physicians Mutual® insurance.

Just think: You have more knowledge today than you did 30 years ago.

From the British Invasion to the Berlin Wall, there's not much you haven't experienced. And just as you're a great resource for the younger generation, Physicians Mutual® is a great resource for you.

As you near [65], **you may start to have questions about Medicare and Medicare Supplement coverage.** That's where I can help: As a licensed insurance agent with Physicians Life Insurance Company, **I guide people just like you through the ins and outs of coverage choices.**

For example, did you know that Medicare premiums could change as you age? The rate structure you choose today affects what you pay today and helps dictate the percentage of increases in the future. So which is best for you? Attained age rates or issue age rates? I can explain your options, answer questions about pre-existing conditions (old health problems), doctor choices, claim filings, waiting periods and more with just a phone call from you.

Physicians Life Insurance Company, a member of the Physicians Mutual® family, has been around for years, caring for our customers. We take great pride in the fact that nine out of 10 Physicians Mutual® customers would recommend us to their friends.\*

So please call me today at [1-XXX-XXX-XXXX] to find out more about our Medicare Supplement coverage. [If you are currently enrolled in the National Do Not Call Registry, please call me today so I can explain your options in detail.] You'll be glad you did!

Sincerely,

[Agent Name]  
Insurance Agent

P.S. At Physicians Life, we conduct business with absolute honesty and integrity. Our values remain the same, and we remain true to our promise, *We're here when you need us.*®

Neither Physicians Life Insurance Company nor its agents are connected with, or endorsed by, the U.S. Government or the Federal Medicare Program. Ask your agent to provide you with complete information, including costs, limitations and an outline of coverage. Our Company agents are licensed by your state to sell insurance and may contact you in the future. Insurance Policy Limitations: We will not pay for: a) confinement that begins or expenses incurred while your insurance policy is not in force (in MD: subject to the Extension of Benefits provision) or, b) services of the type not covered by Medicare, unless specifically provided by the insurance policy. L260/L261/L265/L266. \*Customer Service Satisfaction Survey, Physicians Mutual®, 2006



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[Variable  
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[vickey1117@aol.com]

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## **Solutions for You!**

*Are you looking for the peace of mind your Medicare Supplement insurance policy can help provide?*

Physicians Life Insurance Company offers a Medicare Supplement insurance policy with:

- **Local service from a trained insurance professional**
- **No restrictions on physicians and providers**  
*You choose a doctor — your doctor, your choice!*
- **No paperwork**  
Automatic claims filing on Medicare Part A and Part B charges.
- **Guaranteed renewable with timely payment**
- **Choice of attained age or issue age premium structures**  
You have premium options available based on your finances. The rate structure you choose today affects what you pay today and helps dictate the percentage of increases in the future. So which is best for you? Attained age rates or issue age rates?
- **No waiting period for pre-existing conditions (old health problems)**

***For more information and personal service from a Physicians Life insurance agent, call or write:***

**[Agent Name]**

[Address]

[City State Zip]

[Phone Numbers]

[If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission. Please call me so I can explain your options in more detail.]

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## ***We still make house calls***

Like me, you've probably made some big decisions over a cup of coffee at the kitchen table. Seems like it helps anything we talk about flow a little bit smoother ... and make a little more sense.

As you approach [65], you may find yourself with concerns about Medicare and Medicare Supplement coverage.

**Many folks don't realize that Medicare may not cover all medical expenses.** That can leave unplanned gaps in your coverage. And some don't think about how their premiums can change as they get older, and how they have choices. The rate structure you choose today affects what you pay today and helps dictate the percentage of increases in the future. So which is best for you? Attained age rates or issue age rates?

**I can help answer questions about medical coverage, premiums, pre-existing conditions (old health problems), doctor choice and claim filing** so you can get back to doing the things you love. As an experienced, licensed insurance agent with Physicians Life, I understand your concerns and have answers to help you fully understand your choices.

Physicians Life Insurance Company, a member of the Physicians Mutual® family, has been helping people like you with dependable insurance coverage for years. We truly care about our customers, and are proud to mention that nine out of 10 of our customers would recommend Physicians Mutual® to their family and friends.\*

I'd like to share my experience — and a cup of coffee — with you soon, so please call me at [1-XXX-XXX-XXXX] to find out more about our Medicare Supplement coverage. [If you are currently enrolled in the National Do Not Call Registry, please call me today so I can explain your options in detail.] You'll be glad you did!

Sincerely,

[Agent Name]  
Insurance Agent

P.S. At Physicians Life, we conduct business with absolute honesty and integrity. Our values remain the same, and we remain true to our promise, *We're here when you need us.*®

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## **Making an informed decision — *We're here when you need us.*®**

At Physicians Life Insurance Company, we believe in putting the customer first. That's why we give you choices. We have a variety of Medicare Supplement insurance policies that include many important features, such as:

- **Freedom to choose your own doctor** — it's your doctor, your choice!
- **No waiting period** — as soon as your Physicians Life insurance policy is in force, you can be covered.
- **Electronic claim filing** — you don't have to deal with any of the claims paperwork.
- **Excellent customer service** — we'll strive to make every experience with us a good one.

Choosing a Medicare Supplement insurance policy is an important decision, and as a licensed agent with Physicians Life, I specialize in helping people, like you, make these important decisions. Just think about it — do you know how your age can affect your premiums in the future? The rate structure you choose today affects what you pay today and helps dictate the percentage of increases in the future. So which is best for you? Attained age rates or issue age rates?

There is no better time than the present to call for a free quote. Even if you're not currently shopping around for a new insurance policy, you've got nothing to lose — you might just find out that an insurance policy from Physicians Life could save you money!

Physicians Life is known for its financial strength, stability, and quality service. When you insure with us, you can have peace of mind knowing that you're protected by a solid, safe, secure company.

I would be honored to personally meet with you for a free quote and insurance policy comparison. [If you are currently enrolled in the National Do Not Call Registry, please call me today so I can explain your options in detail.] Please call me today at [1-XXX-XXX-XXXX] to find out more about our Medicare Supplement insurance policies. You'll be glad you did!

Sincerely,

[Agent Name]  
Insurance Agent

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[vickey1117@aol.com]

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***It's almost your birthday — that means it's time to  
select your Medicare Supplement insurance policy!***

Soon you will be turning 65, and like many, you'll probably be making some important decisions about Medicare and Medicare Supplement coverage — a decision that could cost more money than you think, unless you have all the facts.

For example, did you know that you can choose how your premiums will be determined today and in the future? The rate structure you choose today affects what you pay today and helps dictate the percentage of increases in the future. So which is best for you? Attained age rates or issue age rates? As a licensed insurance agent with Physicians Life Insurance Company, I specialize in helping people, like you, make these important decisions.

Physicians Life offers a variety of Medicare Supplement insurance policies, and our Company is proud to offer you important features that may make choosing the right coverage easier. We offer:

- **Freedom to choose your own doctor** — it's your doctor, your choice!
- **No waiting period** — as soon as your insurance policy is in force, you can be covered.
- **Electronic claim filing** — you don't have to deal with any of the claims paperwork.
- **Excellent customer service** — we strive to make every experience with us a good one.

Physicians Life is known for its financial strength, stability, and quality service. When you insure with us, you can have comfort knowing that you're protected by a solid, safe, secure company.

I would be honored to meet with you for a free quote. [If you are currently enrolled in the National Do Not Call Registry, I cannot call you without your permission.] Please call me at [1-XXX-XXX-XXXX] and find out more about our Medicare Supplement coverage. You'll be glad you did!

Sincerely,

[Agent Name]  
Insurance Agent

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[www.PhysiciansMutual.com]

***Are you paying too much for your Medicare Supplement coverage?  
Now, get Medicare Supplement premiums starting as low as \$[XX.XX]\* a month!***

Dear [Sample A. Sample],

At Physicians Life Insurance Company, we believe that everyone should have the health coverage they need at the price they can afford. That's why we're offering you a variety of Medicare Supplement insurance options ... with premiums as low as \$[XX.XX] a month!

Have you considered how your premiums could be affected by your age as you grow older? There are premium options available based on the rating structure you select. The rate structure you choose today affects what you pay today and helps dictate the percentage of increases in the future. So which is best for you? Attained age rates or issue age rates?

With Medicare Supplement insurance, you receive quality coverage along with freedom of choice. We provide you with the reliable benefits, real choices and valuable protection you deserve:

- Freedom to choose your own doctors
- Freedom to choose a specialist without a referral
- Freedom to choose from a variety of plans

You can depend on Physicians Life Insurance Company! As our customer, you can have peace of mind knowing you're protected by a solid, safe, secure Company. When you join our family, you receive our promise of commitment and reliability ... *We're here when you need us.*®

To learn more about the reasonably priced coverage options available to you — and to receive a free, no-obligation quote — call me today at [1-XXX-XXX-XXXX.][If you are currently enrolled in the National Do Not Call Registry, please call me today so I can explain your options in detail.] You'll be glad you did!

Sincerely,

[Name]  
Insurance Agent

P.S. With Medicare Supplement coverage from Physicians Life you can get the right coverage at the right price. Plan today for a better tomorrow ... call now!

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\*Premium rate for a 65-year-old non-smoker, based on [attained] age, Plan [X] for area [X] ZIP CODE [XXXXX] and if policy is on Automatic Bank Withdrawal.

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## **Rate Information**

Rate data does NOT apply to filing.